

March 16, 2001

George McCauley
211 Chestnut St
Roanoke, AL 36274

RE: HPS Loan No: 291553-4
Property Location: 211 Chestnut St, Roanoke AL 36274

Dear Mortgagor:

Your recent attempts to bring your account current entitle you to special consideration.

Your account has been restructured to reflect an up-to-date status. Your next payment is due on or before 04-05-01.

The amount of interest that would have been collected will be reflected on future billing statements as an "Other Fee" (Deferred Interest).

Any funds remitted over and above the standard payment amount while the loan is in a current status will be applied to satisfy the deferred interest prior to a principal curtailment. Otherwise this interest will be collected with your next scheduled principal and interest payment or upon early payoff. We reserve the right to collect this interest immediately upon default, in accordance with the terms of your loan.

We are pleased to help you maintain a good credit rating with this transaction. We value your business and ask that if you have any questions that you call us at 1-800-395-3489.

Sincerely,

HOUSEHOLD FINANCIAL SERVICES

Mail all payments to: HPS - CFI
P.O. Box 7013
Anaheim, CA 92850-7013

XC812/VRH/291553-4

Plaintiff
Exhibit

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